

EXHIBIT B TO RESPONSE

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT Near North National Title Corporation 222 N. LaSalle Street Chicago, IL 60601 (312) 419-3900 FINAL	B. TYPE OF LOAN 1. <input type="checkbox"/> FHA 4. <input type="checkbox"/> VA 2. <input type="checkbox"/> FMHA 5. <input type="checkbox"/> CONV. INS. 3. <input checked="" type="checkbox"/> CONV. UNINS. 6. ESCROW FILE NUMBER: 01022557-001 SS1 7. LOAN NUMBER: 630710334 8. MORTGAGE INSURANCE CASE NUMBER:
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C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)*" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER:	Samuel A. Schwartz
ADDRESS OF BORROWER:	600 N. Kingsbury Suite 1705 Parking P-219 & P-227 Chicago, IL 60610
E. NAME OF SELLER:	Park Place Chicago LLC
ADDRESS OF SELLER:	2000 Spring Road, #500 Oak Brook, IL 60523
F. NAME OF LENDER:	ABN AMRO Mortgage Group, Inc.
ADDRESS OF LENDER:	777 E. Eisenhower, #700 Ann Arbor, MI 48108
G. PROPERTY LOCATION:	600 N. Kingsbury #1705, P-219 & P-227 Chicago, IL 60610 Cook County

H. SETTLEMENT AGENT:	Near North National Title Corporation
PLACE OF SETTLEMENT:	222 N. LaSalle Street, Chicago, IL 60601

I. SETTLEMENT DATE:	12/27/2002	PRORATION DATE:	12/27/2002	DISBURSEMENT DATE:	12/27/2002
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J. SUMMARY OF BORROWER'S TRANSACTION	K. SUMMARY OF SELLER'S TRANSACTION
100. GROSS AMOUNT DUE FROM BORROWER:	400. GROSS AMOUNT DUE TO SELLER:
101. Contract Sales Price	401. Contract Sales Price
102. Personal Property	402. Personal Property
103. Settlement charges to Borrower (line 1400)	403.
104. Upgrades	404. Upgrades
105.	405.

ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:
106. City/Town Taxes	406. City/Town Taxes
107. County Taxes	407. County Taxes
108. Assessments	408. Assessments
109. December Assessment	409. December Assessment
110. Three Month Condominium Assess	410. Three Month Condominium Assess
111.	411.
112.	412.
113.	413.
114.	414.
115.	415.
120. GROSS AMOUNT DUE FROM BORROWER:	420. GROSS AMOUNT DUE TO SELLER:


200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	500. REDUCTIONS IN AMOUNT DUE TO SELLER:
201. Deposit or earnest money	501. Excess deposit (see instructions)
202. Principal amount of new loan(s)	502. Settlement charges to Seller (line 1400)
203. Existing loan(s) taken subject to	503. Existing loan(s) taken subject to
204.	504. Payoff of 1st mtg. loan to Corus Bank
205.	505. Payoff of second mortgage loan
206. Upgrade Deposit	506. Upgrade Deposit
207. Closing Costs Credit from Wells Fargo	507.
208. New Second Loan	508.
209.	509.

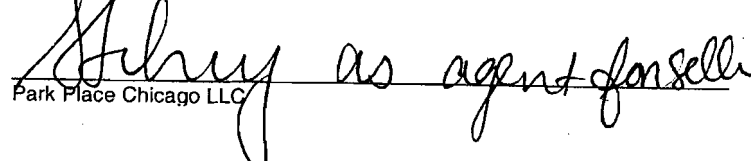
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:
210. City/Town Taxes	510. City/Town Taxes
211. County Taxes	511. County Taxes
212. Assessments	512. Assessments
213.	513.
214.	514.
215.	515.
216.	516.
217.	517.
218.	518.
219.	519.
220. TOTAL PAID BY/FOR BORROWER:	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:

300. CASH AT SETTLEMENT FROM/TO BORROWER:	600. CASH AT SETTLEMENT TO/FROM SELLER:
301. Gross amount due from Borrower (line 120)	601. Gross amount due to Seller (line 420)
302. Less amount paid by/for Borrower (line 220)	602. Less reduction in amount due Seller (line 520)
303. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER:	603. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) SELLER:

700. TOTAL SALES/BROKER'S COMMISSION:				P.O.C.	
BASED ON PRICES\$ 542,000.00 @ %=				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:					
701. \$	to				
702. \$	to				
703. Commission paid at settlement					
704. Broker's Commission to Coldwell Banker					26,100.00
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:				P.O.C.	
801. Loan Origination Fee					
802. Loan Discount Fee					
803. Appraisal Fee					
804. Credit Report					
805. Lenders Inspection Fee					
806. Mortgage Insurance Application Fee					
807. Assumption Fee					
808. Lender Administration		to ABN AMRO Mortgage Group, Inc.	(275.00)		
809. Deferred Premium		to Pd by ABN to RBC Mtg. Co.	(5,811.25)		
810. Annual Fee 2nd Mtg.			(35.00)		
811. **See attached for breakdown			(93.60)		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				P.O.C.	
901. Interest From 12/27/02 to 01/01/03		@ \$69.4100/day	% (5 days)	347.05	
902. Mortgage Insurance Premium for Month(s) to					
903. Hazard Insurance Premium for Years(s) to					
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER:					
1001. Hazard Insurance		months @ \$	per month		
1002. Mortgage Insurance		months @ \$	per month		
1003. City Property Taxes		months @ \$	per month		
1004. County Property Taxes 6		months @ \$ 100.00	per month	600.00	
1005. Annual Assessments		months @ \$	per month		
1006.		months @ \$	per month		
1007.		months @ \$	per month		
1008.		months @ \$	per month		
1100. TITLE CHARGES:				P.O.C.	
1101. Settlement or closing fee		to Near North National Title Corporation		551.00	
1102. Abstract or title search					
1103. Title examination					
1104. Title insurance binder					
1105. Document preparation					
1106. Notary fees					
1107. Attorney's Fees		to Schain, Burney, Ross & Citron, LTD			600.00
(includes above items numbers:)					
1108. Title Insurance		to Near North National Title Corporation		185.00	291.00
(includes above items numbers:)					
1109. Lenders coverage		\$ 464,900.00			
1110. Owner's coverage		\$ 542,000.00			
1111. EPA Endorsement		to Near North National Title Corporation		60.00	
1112. Condo Endorsement		to Near North National Title Corporation		90.00	
1113. **See attached for breakdown				1,106.00	20.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:				P.O.C.	
1201. Recording Fees: Deed \$		26.00	Mortgage \$ 60.00 Release \$ 50.00	86.00	50.00
1202. City/County tax/stamps		Deed \$	Mortgage \$		
1203. State tax/stamps		Deed \$	Mortgage \$		
1204. City Transfer Tax to Near North National				4,065.00	
1205. **See attached for breakdown					813.00
1300. ADDITIONAL SETTLEMENT CHARGES:				P.O.C.	
1301. Survey					
1302. Pest Inspection					
1303. Upgrade Payment		to Park Place Chicago, LLC			19,587.00
1304. 2002 R.E. Tax Escrow		to Near North 03020031		118.79	
1305.					
1306. Reimburse for Water Cert		to Schain, Burney, Ross & Citron			10.00
1307. **See attached for breakdown					13,728.56
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103,Section J - and - line 502, Section K)				7,208.84	61,199.56

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and Disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

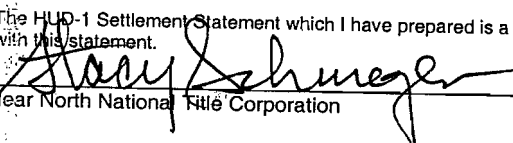

Samuel A. Schwartz


Park Place Chicago LLC

Borrowers

Sellers

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.


Near North National Title Corporation

Settlement Agent

12/27/02

Date